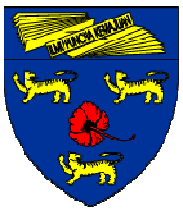
APPENDIX



University of Malaya
Faculty of Business and Accountancy
Graduate School of Business

This questionnaire is designed to collect data for the research entitled:

FLEXIBLE WORKING PRACTICES AS AN EMPLOYEE RETENTION TOOL IN MALAYSIA BANKING INDUSTRY

Dear All,

I am conducting the above study as a partial requirement for the research project of the Master of Management in University of Malaya.

All information provided in this research will be strictly **CONFIDENTIAL.**
Your responses will be aggregated with others just for the purposes of analyzing and reporting results.

I would like to thank you for spending your time to fill up this questionnaire. Your participation will certainly make a significant contribution to the research and understanding of flexible working practices as an employee retention tool in Malaysia banking industry. I hope that you will respond as honestly and sincerely to each of the questions based on your true feelings.

Kindly send your completed questionnaire to masyanti@hotmail.com latest by 31 August 2011.

Thank you.

Yours sincerely,
Masyanti Mansor

Supervised by,
Dr. Aida Idris
Faculty of Business and Accountancy

☐☐ - ☐☐☐☐

FLEXIBLE WORKING PRACTICES AS AN EMPLOYEE RETENTION TOOL IN MALAYSIA BANKING INDUSTRY

Instruction for Question 1: Please circle your response.

Question 1

Have you heard of flexible working practices/arrangements? Yes No

Instruction for Questions 2-5: Please tick your response which best describe your level of agreement for the following statements.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Q2. EMPLOYEE RETENTION	1	2	3	4	5
1. I am proud to work for my organization.					
2. I am enthusiastic about my work.					
3. When needed, I am willing to put in extra effort at work to get a job done.					
4. I intend to stay with this organization for at least two (2) years.					
5. I feel I am valued in this organization.					

IMPORTANT definition for Questions 3-5

Flex Time: begin and end work at nonstandard times within limit set by management – with 1 core hour

Part Time Work/Job Sharing: One job shared between two person

Flex Leave: paid/unpaid leave for personal/family reasons

Flex Career: possibility of exit and re-enter the work force – i.e. sabbaticals

Flex Place: part or all work done from home or remote location; telecommuting means being connected by computer, fax and or telephone to the department or office

Q3. AVAILABILITY OF FLEXIBLE WORKING PRACTICES **My organization provides the following flexible practices:**	1	2	3	4	5
1. Flex Time					
2. Part Time Work/Job Sharing					
3. Flex Leave					
4. Flex Career					
5. Flex Place					

Instruction for Questions 2-5: Please tick your response which best describe your level of agreement for the following statements.

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

IMPORTANT definition for Question 3-5

Flex Time: begin and end work at nonstandard times within limit set by management – with 1 core hour

Part Time Work/Job Sharing: One job shared between two person

Flex Leave: paid/unpaid leave for personal/family reasons

Flex Career: possibility of exit and re-enter the work force – i.e. sabbaticals

Flex Place: part or all work done from home or remote location; telecommuting means being connected by computer, fax and or telephone to the department or office

Q4. INDIVIDUAL NEEDS REQUIREMENTS **Overall, the flexible practices are sufficient to my needs.**	1	2	3	4	5
1. Flex Time					
2. Part Time Work/Job Sharing					
3. Flex Leave					
4. Flex Career					
5. Flex Place					

Q5. ENCOURAGEMENT BY EMPLOYER **Overall, I feel encourage to take advantage of these flexible practices in my organization.**	1	2	3	4	5
1. Flex Time					
2. Part Time Work/Job Sharing					
3. Flex Leave					
4. Flex Career					
5. Flex Place					

Respondent's Particulars.

Instruction: Please tick at the appropriate box.

1. Your gender: ☐ Male ☐ Female

2. Your status: ☐ Single (not married) ☐ Married without children
   ☐ Single Parent ☐ Married with children

3. Your organization: ☐ Local Bank ☐ Foreign Bank

4. Your age group:

   ☐ a) Less than 20 years ☐ b) 21-30 years ☐ c) 31-40 years
   ☐ d) 41-50 years ☐ e) More than 51 years

5. Your ethnic background:

   ☐ a) Malay ☐ b) Chinese ☐ c) Indian
   ☐ d) Other locals (Ibans, Kadazans etc) ☐ e) Mix Parentage ☐ f) Foreigners

6. Your highest qualification level:

   ☐ a) Lower than SPM ☐ b) SPM/STPM ☐ c) Certificate/Diploma
   ☐ d) Degree/ Professional Qualification ☐ e) Master ☐ f) Doctorate

7. Your current job designation:

   ☐ a) Non-Executive ☐ b) Executive
   ☐ c) Manager ☐ d) General Manager and above

8. Your Line of Business:

☐	a) Retail/Commercial Banking	☐	b) Business Banking	☐	c) Investment
☐	d) Shared Services	☐	e) Insurance	☐	f) Others

9. Your length of service with the organization:

☐	a) Less than 2 years	☐	b) 2 to less than 5 years
☐	c) 5 to less than 9 years	☐	d) 9 years and above

*****Thank you for your time and participation. Have a nice day!*****

SPSS OUTPUT

I. Frequency Table

HeardofFWP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	118	98.3	98.3	98.3
	No	2	1.7	1.7	100.0
	Total	120	100.0	100.0	

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	34	28.3	28.3	28.3
	Female	86	71.7	71.7	100.0
	Total	120	100.0	100.0	

Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	44	36.7	36.7	36.7
	Married without children	12	10.0	10.0	46.7
	Single Parent	1	.8	.8	47.5
	Married with children	63	52.5	52.5	100.0
	Total	120	100.0	100.0	

Organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Local Bank	113	94.2	94.2	94.2
	Foreign Bank	7	5.8	5.8	100.0
	Total	120	100.0	100.0	

AgeGroup

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30 years	39	32.5	32.5	32.5
	31-40 years	49	40.8	40.8	73.3
	41-50 years	27	22.5	22.5	95.8
	More than 51 years	5	4.2	4.2	100.0
	Total	120	100.0	100.0	

Ethnic

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	64	53.3	53.3	53.3
	Chinese	43	35.8	35.8	89.2
	Indian	11	9.2	9.2	98.3
	Mix Parentage	2	1.7	1.7	100.0
	Total	120	100.0	100.0	

Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM/STPM	9	7.5	7.5	7.5
	Certificate/Diploma	19	15.8	15.8	23.3
	Degree/Professional	80	66.7	66.7	90.0
	Master	11	9.2	9.2	99.2
	Doctorate	1	.8	.8	100.0
	Total	120	100.0	100.0	

Designation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Non-Executive	9	7.5	7.5	7.5
	Executive	72	60.0	60.0	67.5
	Manager	37	30.8	30.8	98.3
	General Manager and above	2	1.7	1.7	100.0
	Total	120	100.0	100.0	

LineOfBusiness

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Retail/Commercial Banking	46	38.3	38.3	38.3
	Business Banking	5	4.2	4.2	42.5
	Investment	2	1.7	1.7	44.2
	Shared Services	34	28.3	28.3	72.5
	Insurance	2	1.7	1.7	74.2
	Others	31	25.8	25.8	100.0
	Total	120	100.0	100.0	

LengthOfService

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 2 years	40	33.3	33.3	33.3
	2 to less than 5 years	34	28.3	28.3	61.7
	5 to less than 9 years	13	10.8	10.8	72.5
	9 years and above	33	27.5	27.5	100.0
	Total	120	100.0	100.0	

II. Normality Test

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
TRet	120	100.0%	0	.0%	120	100.0%
TFT	120	100.0%	0	.0%	120	100.0%
TJS	120	100.0%	0	.0%	120	100.0%
TFL	120	100.0%	0	.0%	120	100.0%
TFC	120	100.0%	0	.0%	120	100.0%
TFP	120	100.0%	0	.0%	120	100.0%

Descriptives

			Statistic	Std. Error
TRet	Mean		18.30	.248
	95% Confidence Interval for Mean	Lower Bound	17.81	
		Upper Bound	18.79	
	5% Trimmed Mean		18.38	
	Median		18.00	
	Variance		7.371	
	Std. Deviation		2.715	
	Minimum		9	
	Maximum		25	
	Range		16	
	Interquartile Range		3	
	Skewness		-.697	.221
	Kurtosis		2.727	.438
TFT	Mean		8.38	.257
	95% Confidence Interval for Mean	Lower Bound	7.87	
		Upper Bound	8.89	
	5% Trimmed Mean		8.48	
	Median		9.00	
	Variance		7.936	

	Std. Deviation		2.817	
	Minimum		3	
	Maximum		12	
	Range		9	
	Interquartile Range		5	
	Skewness		-.352	.221
	Kurtosis		-.903	.438
TJS	Mean		8.13	.259
	95% Confidence Interval for Mean	Lower Bound	7.62	
		Upper Bound	8.65	
	5% Trimmed Mean		8.19	
	Median		8.00	
	Variance		8.049	
	Std. Deviation		2.837	
	Minimum		3	
	Maximum		13	
	Range		10	
	Interquartile Range		4	
	Skewness		-.290	.221
	Kurtosis		-.789	.438
TFL	Mean		9.73	.255
	95% Confidence Interval for Mean	Lower Bound	9.22	
		Upper Bound	10.23	
	5% Trimmed Mean		9.85	
	Median		10.00	
	Variance		7.831	
	Std. Deviation		2.798	
	Minimum		3	
	Maximum		15	
	Range		12	
	Interquartile Range		4	
	Skewness		-.919	.221
	Kurtosis		.473	.438
TFC	Mean		7.79	.270
	95% Confidence Interval for Mean	Lower Bound	7.26	
		Upper Bound	8.33	
	5% Trimmed Mean		7.71	
	Median		8.00	
	Variance		8.721	
	Std. Deviation		2.953	
	Minimum		3	
	Maximum		16	
	Range		13	
	Interquartile Range		4	

	Skewness		.281	.221
	Kurtosis		-.268	.438
TFP	Mean		7.74	.268
	95% Confidence Interval for Mean	Lower Bound	7.21	
		Upper Bound	8.27	
	5% Trimmed Mean		7.73	
	Median		7.00	
	Variance		8.597	
	Std. Deviation		2.932	
	Minimum		3	
	Maximum		15	
	Range		12	
	Interquartile Range		4	
	Skewness		.064	.221
	Kurtosis		-.873	.438

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
TRet	.149	120	.000	.916	120	.000
TFT	.120	120	.000	.921	120	.000
TJS	.103	120	.003	.934	120	.000
TFL	.158	120	.000	.893	120	.000
TFC	.145	120	.000	.952	120	.000
TFP	.125	120	.000	.950	120	.000

a. Lilliefors Significance Correction

III. Normality Test with data Transformation

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
TFT	120	100.0%	0	.0%	120	100.0%
TJS	120	100.0%	0	.0%	120	100.0%
TFL	120	100.0%	0	.0%	120	100.0%
TFC	120	100.0%	0	.0%	120	100.0%
TFP	120	100.0%	0	.0%	120	100.0%
DTTR	120	100.0%	0	.0%	120	100.0%

Descriptives

			Statistic	Std. Error
TFT	Mean		8.38	.257
	95% Confidence Interval for Mean	Lower Bound	7.87	
		Upper Bound	8.89	
	5% Trimmed Mean		8.48	
	Median		9.00	
	Variance		7.936	
	Std. Deviation		2.817	
	Minimum		3	
	Maximum		12	
	Range		9	
	Interquartile Range		5	
	Skewness		-.352	.221
	Kurtosis		-.903	.438
TJS	Mean		8.13	.259
	95% Confidence Interval for Mean	Lower Bound	7.62	
		Upper Bound	8.65	
	5% Trimmed Mean		8.19	
	Median		8.00	
	Variance		8.049	
	Std. Deviation		2.837	
	Minimum		3	
	Maximum		13	
	Range		10	
	Interquartile Range		4	
	Skewness		-.290	.221
	Kurtosis		-.789	.438
TFL	Mean		9.73	.255
	95% Confidence Interval for Mean	Lower Bound	9.22	
		Upper Bound	10.23	
	5% Trimmed Mean		9.85	
	Median		10.00	
	Variance		7.831	
	Std. Deviation		2.798	
	Minimum		3	
	Maximum		15	
	Range		12	
	Interquartile Range		4	
	Skewness		-.919	.221
	Kurtosis		.473	.438
TFC	Mean		7.79	.270
	95% Confidence Interval for Mean	Lower Bound	7.26	
		Upper Bound	8.33	
	5% Trimmed Mean		7.71	
	Median		8.00	

	Variance		8.721	
	Std. Deviation		2.953	
	Minimum		3	
	Maximum		16	
	Range		13	
	Interquartile Range		4	
	Skewness		.281	.221
	Kurtosis		-.268	.438
TFP	Mean		7.74	.268
	95% Confidence Interval for Mean	Lower Bound	7.21	
		Upper Bound	8.27	
	5% Trimmed Mean		7.73	
	Median		7.00	
	Variance		8.597	
	Std. Deviation		2.932	
	Minimum		3	
	Maximum		15	
	Range		12	
	Interquartile Range		4	
	Skewness		.064	.221
	Kurtosis		-.873	.438
DTTR	Mean		2.89	.015
	95% Confidence Interval for Mean	Lower Bound	2.86	
		Upper Bound	2.92	
	5% Trimmed Mean		2.91	
	Median		2.89	
	Variance		.028	
	Std. Deviation		.167	
	Minimum		2	
	Maximum		3	
	Range		1	
	Interquartile Range		0	
	Skewness		-1.795	.221
	Kurtosis		6.050	.438

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
TFT	.120	120	.000	.921	120	.000
TJS	.103	120	.003	.934	120	.000
TFL	.158	120	.000	.893	120	.000
TFC	.145	120	.000	.952	120	.000
TFP	.125	120	.000	.950	120	.000
DTTR	.174	120	.000	.835	120	.000

a. Lilliefors Significance Correction

IV. Reliability Test

Case Processing Summary

		N	%
Cases	Valid	120	100.0
	Excluded[a]	0	.0
	Total	120	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.816	.813	6

Inter-Item Correlation Matrix

	TRet	TFT	TJS	TFL	TFC	TFP
TRet	1.000	.219	.027	.162	.110	.066
TFT	.219	1.000	.640	.645	.574	.732
TJS	.027	.640	1.000	.511	.300	.440
TFL	.162	.645	.511	1.000	.529	.567
TFC	.110	.574	.300	.529	1.000	.785
TFP	.066	.732	.440	.567	.785	1.000

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
TRet	41.78	135.268	.143	.102	.870
TFT	51.69	98.350	.813	.711	.734
TJS	51.94	112.526	.517	.455	.801
TFL	50.35	105.070	.676	.478	.766
TFC	52.28	104.289	.641	.636	.773
TFP	52.33	99.737	.740	.742	.750

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
60.08	151.683	12.316	6

V. Simple Bivariate Correlation Test

Correlations

		TRet	TAvai	TIN	TEE
TRet	Pearson Correlation	1	.017	.250**	.100
	Sig. (2-tailed)		.851	.006	.279
	N	120	120	120	120
TAvai	Pearson Correlation	.017	1	.448**	.600**
	Sig. (2-tailed)	.851		.000	.000
	N	120	120	120	120
TIN	Pearson Correlation	.250**	.448**	1	.733**
	Sig. (2-tailed)	.006	.000		.000
	N	120	120	120	120
TEE	Pearson Correlation	.100	.600**	.733**	1
	Sig. (2-tailed)	.279	.000	.000	
	N	120	120	120	120

**. Correlation is significant at the 0.01 level (2-tailed).

VI. Multiple Regression Test

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	TFP, TJS, TFL, TFC, TFT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: TRet

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.320[a]	.102	.063	2.628

a. Predictors: (Constant), TFP, TJS, TFL, TFC, TFT

b. Dependent Variable: TRet

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	89.602	5	17.920	2.594	.029[a]
	Residual	787.598	114	6.909		
	Total	877.200	119			

a. Predictors: (Constant), TFP, TJS, TFL, TFC, TFT

b. Dependent Variable: TRet

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.812	.949		17.722	.000
	TFT	.449	.153	.466	2.927	.004
	TJS	-.201	.114	-.210	-1.773	.079
	TFL	.092	.119	.095	.775	.440
	TFC	.097	.135	.106	.722	.472
	TFP	-.296	.159	-.320	-1.857	.066

a. Dependent Variable: TRet

Casewise Diagnostics[a]

Case Number	Std. Residual	TRet	Predicted Value	Residual
44	-3.015	9	16.92	-7.925
92	-3.015	9	16.92	-7.925

a. Dependent Variable: TRet

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	16.92	20.81	18.30	.868	120
Residual	-7.925	7.288	.000	2.573	120
Std. Predicted Value	-1.585	2.894	.000	1.000	120
Std. Residual	-3.015	2.773	.000	.979	120

a. Dependent Variable: TRet

VII. One-way between-groups ANOVA with post-hoc comparisons Test on **Designation**

Descriptives

TRet

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Non-Executive	9	18.11	1.833	.611	16.70	19.52	16	20
Executive	72	18.11	3.178	.375	17.36	18.86	9	25
Manager	37	18.68	1.857	.305	18.06	19.29	15	22
General Manager and above	2	19.00	.000	.000	19.00	19.00	19	19
Total	120	18.30	2.715	.248	17.81	18.79	9	25

Test of Homogeneity of Variances

TRet

Levene Statistic	df1	df2	Sig.
1.703	3	116	.170

ANOVA

TRet

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	9.092	3	3.031	.405	.750
Within Groups	868.108	116	7.484		
Total	877.200	119			

Post Hoc Tests

Multiple Comparisons

TRet
Tukey HSD

(I) Designation	(J) Designation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Non-Executive	Executive	.000	.967	1.000	-2.52	2.52
	Manager	-.565	1.017	.945	-3.21	2.09
	General Manager and above	-.889	2.139	.976	-6.46	4.69
Executive	Non-Executive	.000	.967	1.000	-2.52	2.52
	Manager	-.565	.553	.738	-2.01	.88
	General Manager and above	-.889	1.961	.969	-6.00	4.22
Manager	Non-Executive	.565	1.017	.945	-2.09	3.21
	Executive	.565	.553	.738	-.88	2.01
	General Manager and above	-.324	1.986	.998	-5.50	4.85
General Manager and above	Non-Executive	.889	2.139	.976	-4.69	6.46
	Executive	.889	1.961	.969	-4.22	6.00
	Manager	.324	1.986	.998	-4.85	5.50

Homogeneous Subsets

TRet

Tukey HSD[a,,b]

Designation	N	Subset for alpha = 0.05 1
Non-Executive	9	18.11
Executive	72	18.11
Manager	37	18.68
General Manager and above	2	19.00
Sig.		.941

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 6.135.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

VIII. One-way between-groups ANOVA with post-hoc comparisons Test on **Age Group**

Descriptives

TRet

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
21-30 years	39	17.18	2.543	.407	16.36	18.00	9	20
31-40 years	49	18.71	2.915	.416	17.88	19.55	10	25
41-50 years	27	19.44	2.006	.386	18.65	20.24	17	24
More than 51 years	5	16.80	1.924	.860	14.41	19.19	15	20
Total	120	18.30	2.715	.248	17.81	18.79	9	25

Test of Homogeneity of Variances

TRet

Levene Statistic	df1	df2	Sig.
.408	3	116	.748

ANOVA

TRet

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	103.990	3	34.663	5.200	.002
Within Groups	773.210	116	6.666		
Total	877.200	119			

Post Hoc Tests

Multiple Comparisons

TRet
Tukey HSD

(I) AgeGroup	(J) AgeGroup	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
21-30 years	31-40 years	-1.535*	.554	.033	-2.98	-.09
	41-50 years	-2.265*	.646	.004	-3.95	-.58
	More than 51 years	.379	1.226	.990	-2.82	3.58
31-40 years	21-30 years	1.535*	.554	.033	.09	2.98
	41-50 years	-.730	.619	.641	-2.34	.88
	More than 51 years	1.914	1.212	.394	-1.25	5.07
41-50 years	21-30 years	2.265*	.646	.004	.58	3.95
	31-40 years	.730	.619	.641	-.88	2.34
	More than 51 years	2.644	1.257	.158	-.63	5.92
More than 51 years	21-30 years	-.379	1.226	.990	-3.58	2.82
	31-40 years	-1.914	1.212	.394	-5.07	1.25
	41-50 years	-2.644	1.257	.158	-5.92	.63

*. The mean difference is significant at the 0.05 level.

Homogeneous Subsets

TRet

Tukey HSD[a,,b]

AgeGroup	N	Subset for alpha = 0.05	
		1	2
More than 51 years	5	16.80	
21-30 years	39	17.18	17.18
31-40 years	49	18.71	18.71
41-50 years	27		19.44
Sig.		.205	.097

Means for groups in homogeneous subsets are displayed.

a. Uses Harmonic Mean Sample Size = 14.130.

b. The group sizes are unequal. The harmonic mean of the group sizes is used. Type I error levels are not guaranteed.

IX. Multiple Regression on Retention Practices

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	TEE, TAvai, TIN[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: TRet

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.284[a]	.081	.057	2.637

a. Predictors: (Constant), TEE, TAvai, TIN

b. Dependent Variable: TRet

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.701	3	23.567	3.390	.020[a]
	Residual	806.499	116	6.953		
	Total	877.200	119			

a. Predictors: (Constant), TEE, TAvai, TIN

b. Dependent Variable: TRet

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.571	.920		18.015	.000
	TAvai	-.044	.068	-.072	-.642	.522
	TIN	.231	.079	.383	2.926	.004
	TEE	-.080	.085	-.138	-.944	.347

a. Dependent Variable: TRet

Casewise Diagnostics[a]

Case Number	Std. Residual	TRet	Predicted Value	Residual
44	-3.129	9	17.25	-8.251
92	-3.129	9	17.25	-8.251

a. Dependent Variable: TRet

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	16.93	20.33	18.30	.771	120
Residual	-8.251	5.739	.000	2.603	120
Std. Predicted Value	-1.775	2.640	.000	1.000	120
Std. Residual	-3.129	2.177	.000	.987	120

a. Dependent Variable: TRet